RESEARCH HIGHLIGHTS

April 2003

Socio-economic series 55-11

SPECIAL STUDIES ON 1996 CENSUS DATA: HOUSING CONDITIONS OF RURAL HOUSEHOLDS

Introduction

CMHC monitors housing conditions and provides information to assist decision-making, planning and policy development by industry, all levels of government and non-profit organizations.

This study examines the housing conditions of rural households. It is one in a series of concise studies that explore the housing conditions of households reported by the 1996 Census of Canada. This series of studies relies primarily on data from CMHC's Housing in Canada Electronic Data Series.

Commonly used terminology and definitions

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30% of before-tax household income). Some Canadians live in dwellings that do not meet one or more of these standards. In some cases, these households could afford to rent alternative housing that meets all three standards; in some cases they could not. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards ***and*** it would have to spend 30% or more of its income to pay the median rent of alternative housing on the local market that meets all three standards.

More details on terminology, data definitions and national level data are provided in the earlier studies in this series: eg. *Canadian Housing Conditions* (Socio-Economic Research Highlight Issue 55-1) and *Housing Conditions of North American Indian, Métis, and Inuit Households in Canada* (Socio-Economic Research Highlight 55-10).

In this study, **rural** is defined as a community with 2,500 or fewer people[1]. Households in communities with more than 2,500 people are considered urban.

Findings

Background

1.6 million households are rural

In 1996, there were over 1.6 million rural households in Canada (see Table 1)[2]. From 1991 to 1996, the number of rural households increased by 5% (79,000 households), but as a proportion of all Canadian households they declined from 17% to 16%.

In certain provinces and territories, the proportion of households living in rural areas greatly exceeded the national average, with over 30% of all households defined as rural in the four Atlantic provinces, the Northwest Territories (including Nunavut), and Yukon. However, most of the increase in the number of rural households between 1991 and 1996 came from the larger, less-rural provinces of British Columbia, Ontario and Quebec. The only province in which there was an increase in the proportion of all households living in rural areas from 1991 to 1996 was British Columbia. The proportion remained the same in Prince Edward Island, Nova Scotia, Manitoba and Alberta, and decreased in the other provinces and territories.

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Table 1. Rural Households and All Households*, by Province and Territory, 1991 and 1996

	1991			1996			1991-1996 Change			
	Rural (000s)	All (000s)	Rural as % of All	Rural (000s)	All (000s)	Rural as % of All	Rural (000s)	as % of	All (000s)	as % of
Newfoundland and Labrador	86	170	51%	68	181	37%	-18	-21%	12	7%
Nova Scotia	100	310	32%	107	330	32%	7	7%	20	7%
Prince Edward Island	17	42	41%	19	46	41%	2	9%	4	10%
New Brunswick	101	243	41%	98	259	38%	-2	-2%	16	7%
Quebec	460	2,480	19%	482	2,661	18%	22	5%	181	7%
Ontario	397	3,434	12%	421	3,734	11%	24	6%	300	9%
Manitoba	74	364	20%	76	381	20%	2	2%	16	5%
Saskatchewan	95	304	31%	88	318	28%	-6	-7%	13	4%
Alberta	115	829	14%	123	908	14%	8	7%	79	10%
British Columbia	107	1,171	9%	146	1,341	11%	39	37%	169	14%
Northwest Territories**	4	12	38%	4	12	35%	***	-5%	***	3%
Yukon	3	9	35%	3	11	33%	***	7%	2	13%
Canada	**1,563**	**9,372**	**17%**	**1,642**	**10,188**	**16%**	**79**	**5%**	**816**	**8%**

All numbers have been rounded

* Rural and all households include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

** Includes Nunavut

*** less than 500 households

Provincial figures do not include rural areas within Census Metropolitan Areas (CMAs). Canada figures do include rural areas within CMAs

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Senior-led and native[3] households are more common in rural than urban areas

Households are more likely to be headed by seniors in rural areas (24%) than in urban areas (20%) (see Table 2). The proportions of senior-led rural households are highest in Saskatchewan and Manitoba, at 38% and 30%, respectively. The proportions of rural households which are senior-led households were lowest in Yukon and the Northwest Territories (including Nunavut), with 8% and 12%, respectively, and these territories' proportions of rural households which were non-senior, non-family were above average. Native households comprised 5% of all non-reserve rural households, which was slightly more than the proportion of native households in non-reserve urban areas, 3%. The Northwest Territories (including Nunavut), Yukon and Manitoba had the largest proportions of non-reserve rural households which were native, with 77%, 25% and 11%, respectively.

Rural households are better housed, on average, than urban households

Rural households are, on average, better housed than urban households[4]. In 1996 there were almost 1.2 million rural households that met or exceeded all housing standards, or 72% of all rural households examined for housing need (see Table 3). There were also 215,000 households (13% of all rural households) whose housing did not meet one or more standards but which had sufficient income to have been able to obtain local housing meeting all standards. Taken together, about 1.4 million rural households (85% of all rural households) were in, or could have afforded, housing which met or exceeded all standards (compared to 82% of all urban households).

Table 2. Rural Households* by Type and Province, Territory, and Canada Comparisons, 1996

	Prov. Totals (000s)	as %	Rural Households by Type (%)					
			Senior-led	Non-Senior led			Native	Non-Native
				All	Family	Non-Family		
Newfoundland and Labrador	68	100%	22%	78%	71%	7%	6%	94%
Prince Edward Island	19	100%	25%	75%	63%	11%	2%	98%
Nova Scotia	107	100%	26%	74%	63%	10%	3%	97%
New Brunswick	98	100%	24%	76%	65%	11%	2%	98%
Quebec	482	100%	21%	79%	63%	15%	3%	97%
Ontario	421	100%	24%	76%	65%	11%	4%	96%
Manitoba	76	100%	30%	70%	57%	12%	11%	89%
Saskatchewan	88	100%	38%	62%	48%	14%	8%	92%
Alberta	123	100%	21%	79%	65%	13%	7%	93%
British Columbia	146	100%	21%	79%	62%	17%	7%	93%
Northwest Territories**	4	100%	12%	88%	69%	19%	77%	23%
Yukon	3	100%	8%	92%	63%	29%	25%	75%
Canada -rural - (000s)	1,642		391	1,250	1,037	213	85	1,557
-as % of total		100%	24%	76%	63%	13%	5%	95%
-urban - (000s)	8,546		1,716	6,830	5,155	1,676	293	8,253
-as % of total		100%	20%	80%	60%	20%	3%	97%
-total - (000s)	**10,188**		**2,107**	**8,080**	**6,192**	**1,889**	**378**	**9,810**
-as % of total		**100%**	**21%**	**79%**	**61%**	**19%**	**4%**	**96%**

All numbers have been rounded

* These include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

** Includes Nunavut

Provincial figures do not include rural areas within Census Metropolitan Areas (CMAs). Canada figures do include rural areas within CMAs

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Table 3. Housing Conditions of Rural Households*, Canada, 1996

	Rural Households								Urban Households	
	1991		1996						1996	
	(000s)	% of All Rural HHs	All Rural HHs		Owners		Tenants		All Urban HHs	
			(000s)	% of all rural HHs	(000s)	% of owned	(000s)	% of rented	(000s)	% of all urban HHs
All HHs regardless of housing standards	1,563	100%	1,642	100%	1,309	100%	333	100%	8,546	100%
HHs above all housing standards	1,144	73%	1,185	72%	994	76%	191	57%	5,714	67%
HHs below housing standards	419	27%	457	28%	315	24%	142	43%	2,832	33%
- below one housing standard	366	23%	398	24%	277	21%	120	36%	2,427	28%
- below Affordability Standard Only	172	11%	201	12%	122	9%	79	24%	1,651	19%
- below Adequacy Standard Only	138	9%	144	9%	119	9%	25	8%	394	5%
- below Suitability Standard Only	56	4%	52	3%	36	3%	16	5%	382	4%
- below multiple housing standards	53	3%	59	4%	37	3%	22	7%	405	5%
- below Affordability and Adequacy	28	2%	34	2%	23	2%	11	3%	165	2%
HHs below housing standards										
- not in core housing need	237	15%	215	13%	176	13%	39	12%	1,248	15%
- in core housing need	182	12%	242	15%	139	11%	103	31%	1,584	19%

HHs = households

All numbers have been rounded

* These include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

Canada figures include rural areas within Census Metropolitan Areas (CMAs)

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Housing conditions differ within rural areas and between urban and rural areas

In 1996, about 457,000 (28%) of all rural households were living in housing that was below one or more housing standard. This was up from 27% in 1991, but still well below the 33% of urban households living below one or more standard in 1996. The Northwest Territories (including Nunavut) and Yukon had the highest proportion of rural households falling below one or more housing standard, 46% and 39%, respectively (see Table 4). The only provinces above the national average were New Brunswick and British Columbia, at 30%. The province with the lowest proportion of rural households in housing below standards was Saskatchewan (22%), followed by Manitoba and Newfoundland and Labrador (25%).

For rural households in housing below one or more standard, most lived below only one housing standard: 201,000 below the affordability standard, 144,000 below the adequacy standard, and 52,000 below the suitability standard (see Table 3). The proportion of rural households living below only the affordability standard (12%) was less than the rate for urban households (19%). The 9% of rural households living below only the adequacy standard was nearly double the rate in urban areas (5%). The proportion living below only the suitability standard was similar in rural (3%) and urban (4%) areas.

A higher proportion of rural households owned their housing (80%) than urban households (62%). The share of rural households living in housing below one or more standards was considerably lower for owners (24%) than renters (43%). Rural homeowners were also less likely to be in core housing need than renters. The largest differences between rural owners and renters was in the percentage below only the affordability standard (9% and 24%, respectively).

15% of rural households were in core housing need and 43% of these rented

Over 240,000 households, 15% of all rural households, were in core housing need in 1996, up from 12% in 1991, but still lower than 19% of urban households in core housing need. Nearly one in three (31%, or 103,000 households) rural tenant households were in core housing need.

Table 4. Housing Conditions of Rural Households* by Province, 1996

	Rural HHs									Urban HHs		
	All Rural			Total Above all housing standards		Total below housing standards				Total below housing standards		
		In Need		Total Above		Total Below		In Need			In Need	
	(000s)	(000s)	% of All Rural	(000s)	% of All Rural	(000s)	% of All Rural	(000s)	% of Total Below	Total (000s)	(000s)	% of Total Below
Newfoundland and Labrador	68	11	16%	51	75%	17	25%	11	63%	31	18	59%
Prince Edward Island	19	3	15%	14	73%	5	27%	3	54%	8	5	60%
Nova Scotia	107	16	15%	77	72%	30	28%	16	53%	72	45	62%
New Brunswick	98	14	14%	69	70%	29	30%	14	47%	46	26	56%
Quebec	482	65	14%	347	72%	135	28%	65	48%	722	420	58%
Ontario	421	59	14%	301	72%	120	28%	59	49%	1,159	638	55%
Manitoba	76	11	15%	58	75%	19	25%	11	60%	92	51	56%
Saskatchewan	88	12	14%	69	78%	19	22%	12	64%	58	34	59%
Alberta	123	16	13%	90	73%	33	27%	16	49%	220	113	51%
British Columbia	146	31	21%	103	70%	44	30%	31	72%	418	231	55%
Northwest Territories**	4	1	33%	2	54%	2	46%	1	71%	3	1	44%
Yukon	3	1	23%	2	60%	1	39%	1	59%	2	1	59%
Canada	1,642	242	15%	1,185	72%	457	28%	242	53%	2,832	1,584	56%

All numbers have been rounded

* These include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

** Includes Nunavut

Provincial figures do not include rural areas within Census Metropolitan Areas (CMAs). Canada figures do include rural areas within CMAs

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Table 5. Rural Households,* Housing Conditions, Incomes and Core Housing Need, 1996

	All Rural HHs		Not in Core Housing Need			In Core Housing Need								
						All HHs in Core Need			Owners in Core Need			Renters in Core Need		
	(000s)	Average HH Income	(000s)	% of All Rural HHs	Average HH Income	(000s)	% of All Rural HHs	Average HH Income	(000s)	% of Rural HHs	Average HH Income	(000s)	% ofAll Rural HHs	Average HH Income
All Households Regardless of Housing Standards	1,642	$43,077	1,399	85%	$47,868	242	15%	$15,380	139	8%	$16,329	103	6%	$14,103
Households Above All Housing Standards	1,185	$47,712	1,185	72%	$47,712	0	0%	N/A	0	0%	N/A	0	0%	N/A
Households Below:														
Only Affordability Standard	201	$20,303	52**	3%	$37,731	149	9%	$14,234	76	5%	$15,477	73	4%	$12,937
Only Adequacy Standard	144	$41,394	100**	6%	$51,416	44	3%	$18,547	36	2%	$18,362	8	0%	$19,381
Only Suitability Standard	52	$51,977	43**	3%	$58,245	9	1%	$21,914	5	0%	$21,496	4	0%	$22,349
Multiple Housing Standards	59	$24,058	19**	1%	$43,321	40	2%	$14,714	22	1%	$14,896	18	1%	$14,487

HHs = households

All numbers have been rounded

* These include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

** Households able to afford housing above all housing standards but choosing to reside in housing below standards are determined to not be in core housing need

Canada figures include rural areas within Census Metropolitan Areas (CMAs)

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Average income of rural households in core housing need was one-third of rural households not in core need

While the average income in 1996 for all rural households was $43,077, the average income for households that were not in core need ($47,868) was three times greater than the average for households in core housing need ($15,380) (see Table 5).

Average income also varied across the different housing standards, with households below only the affordability standard receiving the least on average ($20,303), while those households below only the suitability standard earning the most ($51,977). This same variation occurred regardless of core need status and the tenure of those in need. The 149,000 rural households in core need below only the affordability standard, accounting for 60% of all rural households in need, had an average income of $14,234, compared to $18,547 for those rural households in core need below only the adequacy standard, and $21,914 for those below only the suitability standard.

Table 6. Rural Households* and Housing Need, Selected Characteristics, by Province and in Canada, 1996

	Rural Households and Incidence of Core Housing Need by Tenure and Selected Characteristics																			
	All Households					Family Households					Senior-led Households					Native Households				
	(000s)	% tenants				(000s)	% tenants				(000s)	% tenants				(000s)	% tenants			
		% in need	% tenants in need	% owners in need			% in need	% tenants in need	% owners in need			% in need	% tenants in need	% owners in need			% in need	% tenants in need	% owners in need	
Newfoundland and Labrador	68	16%	10%	42%	13%	48	16%	11%	45%	12%	15	12%	5%	31%	11%	4	23%	15%	45%	19%
Prince Edward Island	19	15%	15%	37%	11%	12	11%	12%	32%	8%	5	19%	18%	49%	13%	***	23%	23%	53%	14%
Nova Scotia	107	15%	15%	34%	11%	68	12%	14%	30%	9%	28	16%	12%	44%	12%	3	18%	22%	31%	14%
New Brunswick	98	14%	16%	34%	10%	64	12%	14%	30%	8%	24	15%	14%	45%	10%	2	20%	25%	33%	16%
Quebec	482	14%	23%	28%	9%	306	10%	18%	23%	7%	102	14%	23%	29%	10%	13	17%	42%	25%	11%
Ontario	421	14%	19%	32%	10%	272	11%	17%	28%	7%	103	16%	15%	43%	12%	19	21%	31%	38%	14%
Manitoba	76	15%	20%	27%	12%	44	12%	17%	26%	9%	23	15%	19%	30%	12%	8	26%	36%	38%	19%
Saskatchewan	88	14%	22%	24%	11%	42	13%	22%	25%	9%	34	11%	17%	20%	10%	7	32%	45%	45%	22%
Alberta	123	13%	20%	25%	10%	80	11%	19%	20%	8%	26	14%	12%	37%	11%	9	22%	28%	35%	17%
British Columbia	146	21%	22%	41%	16%	91	20%	19%	40%	15%	31	16%	12%	44%	13%	11	29%	32%	48%	20%
Northwest Territories**	4	33%	51%	36%	30%	3	33%	48%	40%	27%	1	32%	45%	27%	39%	3	39%	48%	44%	34%
Yukon	3	23%	42%	25%	22%	2	19%	39%	21%	17%	***	28%	25%	31%	29%	1	31%	47%	34%	28%
Canada -1996	1,642	15%	20%	31%	11%	1,037	12%	17%	28%	9%	391	15%	17%	35%	11%	85	25%	36%	39%	17%
-1991	1,563	12%	21%	24%	11%	1,011	9%	18%	21%	9%	364	13%	17%	29%	11%	72	23%	37%	36%	16%
-change 1991-96	79					26					27					13				
-% change 1991-96	5%					3%					7%					19%				

All numbers have been rounded

* These include non-farm, non-band, non-reserve households with incomes greater than zero and shelter cost-to-income ratios less than one

** Includes Nunavut

*** less than 500 households

Provincial figures do not include rural areas within Census Metropolitan Areas (CMAs). Canada figures do include rural areas within CMAs

Source: CMHC Housing in Canada Electronic Data Series, CMHC 2000, Tables 2 and 3

Which rural households are in core housing need?

Approximately 15% of all rural households in Canada were in core housing need, with higher than national averages occurring in the Northwest Territories including Nunavut) (33%), Yukon (23%), and British Columbia (21%), and the lowest level found in Alberta (13%) (see Table 6).

In terms of household type, the proportion of senior-led rural households in core housing need was 15% for all of Canada, slightly higher than the proportion of family households (12%). Provincially, the share of senior-led households in core housing need was the highest in the Northwest Territories (including Nunavut) (32%), Yukon (28%) and Prince Edward Island (19%), and the lowest in Saskatchewan (11%).

Rural tenant households, accounting for 20% of all rural households in Canada, comprised the greatest share of households in the Northwest Territories (including Nunavut) (51%) and Yukon (42%), far above the percentage of the highest province, Quebec at 23%. Newfoundland and Labrador had the lowest proportion of rural tenant households (10%), but the highest rate of core housing need for rural tenants (42%), well above the national average of 31%. Other provinces with high rates of housing need among rural tenant households were British Columbia (41%) and Prince Edward Island (37%).

The majority of rural households were owners across all provinces and territories (except for the Northwest Territories, including Nunavut), and across all household types, with the proportion of rural owner households in need substantially lower compared to rural tenants. The one exception was the Northwest Territories (including Nunavut), where 39% of owner senior-led rural households were in core need housing, versus 27% of tenant senior-led households.

Approximately 25% of non-farm, non-band, non-reserve native rural households lived in core need housing. The rate was considerably higher in Northwest Territories (including Nunavut) (39%), Saskatchewan (32%), and Yukon (31%), and lowest in Quebec (17%). A smaller proportion of native rural households owned their homes (64%) compared to the national average (80%), with 39% of rural native tenant households in core housing need. At least one-in-three of native rural tenant households was in core housing need in every province and territory, except for Quebec (25%) and Nova Scotia (31%).

Conclusions

Over 1.6 million households lived in rural areas in 1996, an increase of 79,000 households over 1991. The only province in which the rural proportion of all households increased, however, was British Columbia. Home ownership is much more prevalent in rural areas than in urban areas, reflecting 80% of all households. About 1.4 million rural households (85% of all rural households) were, or could have afforded to be, in housing meeting all three housing standards.

However, 242,000 rural households were in core housing need, 15% of all rural households, including nearly one-in-three (31%) households which rented. Income is closely related to housing need, as 72% of rural households in core housing need lived in housing which met or exceeded all standards except affordability. The proportion of all rural households in core housing need (15% nationally) is lowest in Alberta (13%) and significantly above the national average in the Northwest Territories (including Nunavut) (33%), Yukon (23%) and British Columbia (21%).

For rural family households, 12% were in core housing need, an increase from 9% in 1991. The highest rates were found in the Northwest Territories (including Nunavut) (33%), British Columbia (20%), and Yukon (19%), with the lowest rate in Quebec (10%). With the exception of British Columbia, Newfoundland and Labrador, and the two Territories, less than 10% of rural family households who owned their homes were in core housing need, significantly below the national average for rural family households who rented (28%).

The proportion of senior-led rural households in core housing need was highest in the Northwest Territories (including Nunavut) (32%), Yukon (28%) and Prince Edward Island (19%), compared to a national average of 15%. Lower rates occurred in Saskatchewan (11%) and Newfoundland and Labrador (12%). Rural tenant senior-led households had much higher rates of housing need, averaging 35%.

The overall rate of core housing need averaged 25% among native households in rural areas, with 39% for native tenant households and 17% for homeowners, both reflecting a slight proportionate increase from 1991.

Endnotes

[1] CMHC uses this definition of rural; however, there are numerous definitions of "rural" used in the analysis of socio-economic data in Canada (see Du Plessis, Valerie; Roland Beshiri and Ray D. Bollman, "Definitions of Rural" Rural and Small Town Canada Analysis Bulletin Volume 3, Number 3, Statistics Canada Catalogue Number 21-006-XIE).

[2] This includes rural households within Census Metropolitan Area (CMA) boundaries, but excludes households on farms, registered with bands or on reserves, households having incomes equal to or less than zero, and households having shelter cost-to-income ratios equal to or more than 100%.

[3] See CMHC Socio-Economic Research Highlight 55-6 Housing Conditions of Native Households for a defintion of Native households.

[4] Rural households in predominantly rural regions were less commonly below housing standards than rural households in predominantly urban regions. These relationships are examined in more detail in Rupnik, Carlo; Juno Tremblay and Ray D. Bollman, "Housing Conditions in Predominantly Rural Regions" Rural and Small Town Canada Analysis Bulletin Vol. 2, No. 4, (February, 2001), Statistics Canada Catalogue Number 21-006-XIE

References

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Housing Conditions of North American Indian, Métis, and Inuit Households in Canada (Research Highlight Socio-economic Series 55-10), (Ottawa, 2002) (63136)

Du Plessis, Valerie, Roland Beshiri, Ray D. Bollman and Heather Clemenson, "Definitions of Rural" - Rural and Small Town Canada Analysis Bulletin Volume 3, Number 3, (Ottawa: Statistics Canada Catalogue Number 21-006-XIE).

Rupnik, Carlo, Juno Tremblay and Ray D. Bollman, "Housing Conditions in Predominantly Rural Regions" Rural and Small Town Canada Analysis Bulletin Vol. 2, No. 4, (February, 2001), (Ottawa: Statistics Canada Catalogue Number 21-006-XIE)

For further information on the 1996 Census housing data, and to provide comments on this study and suggestions for further research please contact:

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